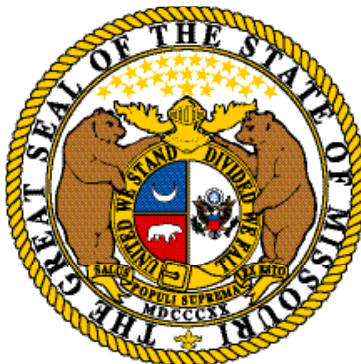


Missouri Department of Insurance, Financial Institutions and Professional Registration

2008 Annual Report

Jeremiah W. (Jay) Nixon
Governor



John M. Huff
Director



Jay Nixon
Governor



John Huff
Director

Mission Statement

The mission of the Department of Insurance, Financial Institutions and Professional Registration is to efficiently and effectively encourage a fair and open market for consumer service industries.

The Department is committed to the following objectives:

- To maintain consumer confidence by examining and monitoring financial industries and business professionals.
- To protect public interest by establishing coherent and evolving policies that balance the interests of consumers, professionals, and industry.
- To effectively enforce state laws and regulations governing business to protect consumers from unfair and inequitable treatment.
- To lower the burdens of regulation and the cost to consumers by increasing efficiencies.
- To encourage a competitive environment for industries and professions that give consumers access to quality products.

301 West High Street, Room 530
Jefferson City, MO 65101
800-726-7390 or 573-751-4126
difp.mo.gov

2008 News

Continuing education now required for all title insurance agents and examinations for new agents

New title insurance agents in Missouri must now pass an examination before getting a license and all title agents must complete eight hours of continuing education every two years to keep their license.

Senate Bill 66 in 2007 created these new licensing standards for title insurance agents. Until then, Missouri law did not require exams or continuing education.

Senate Bill 66 also clarified a duty to fully disclose to consumers separate price information for the insurance premium, title search and other services and prohibits misuse or commingling of real estate escrow and settlement funds. The new law also prohibits title insurers, agencies and agents from receiving or paying kickbacks for referring business and requires full disclosure of affiliated business arrangements.

DIFP announces funding to administer Medicare counseling

The Centers for Medicare & Medicaid Services (CMS) awarded the department with \$769,422 to provide counseling to Medicare recipients. The department will administer these funds to the Community Leaders Assisting the Insured of Missouri (CLAIM) program. CLAIM is the official State Health Insurance Assistance Program (SHIP) for Missouri, providing local, personalized and unbiased Medicare answers across Missouri through a network of volunteer counselors and partner organizations.

CLAIM's services are provided by Primaris, a Columbia based health care nonprofit organization.

Missourians can request free Medicare assistance from the CLAIM program or apply to become a volunteer by visiting missouryclaim.org or calling (800) 390-3330.

Department announces new exam procedures for individuals seeking an insurance producer license

Effective March 1, 2008, Pearson VUE became the state's new provider of insurance producer exams for individuals seeking licensure in Missouri.

Examination appointments may be made through Pearson VUE by calling 1-866-274-4740 or by visiting pearsonvue.com. A list of testing locations is available by calling the Licensing Section at 573-751-3518 or by visiting insurance.mo.gov.

Administration

John Huff, Director

The governor appoints the department director with the advice and consent of the senate. In the absence of an active director, the deputy director assumes the position of acting director until a director is appointed by the governor. The director enforces the laws and regulations of the state, sets policies, manages a staff of 534 full-time employees and oversaw a 2009 fiscal year budget of \$36.9 Million. The director's administration includes the deputy director, general counsel, seven division directors, legislative coordinator, administrative assistant, and public information staff.

The administrative staff assists the director with policy decisions, regulation, legislation, communications and departmental operations.

Larry McCord, Deputy Director

The director appoints a deputy director to assist in managing personnel and administrative duties involving department policies, regulations, legislation, communication and operations. If the deputy director is serving as acting director, an acting deputy director can be appointed.

Jim McAdams, General Counsel

The general counsel provides legal advice to the director and supervises the department's enforcement attorneys. The enforcement staff represents the Consumer Affairs Division in disciplinary matters before the director and the Missouri Administrative Hearing Commission and represents the director in circuit court in civil enforcement actions. Attorneys conduct hearings on behalf of the director on regulatory matters brought by the Insurance Solvency and Company Regulation Division and the Insurance Market Regulation Division on the acquisition or merger of insurance companies and on proposed regulations and licensing actions against insurance companies.

Receiverships

The Receivership Section primarily assists the department director in rehabilitating or liquidating domestic insurance companies pursuant to receivership orders of state courts. The receivership section also manages, monitors, advises, and reports on the operations of Missouri domiciled insurers in rehabilitation or liquidation.

DIFP Facts

- The Missouri Department of Insurance, Financial Institutions and Professional Registration receives no taxpayer money or general revenue, but is instead funded by fees paid by its licensees and regulated entities.
- More than 500,000 members of Missouri's workforce are licensed by the department.
- More than 7,000 companies are licensed or registered with the department.

Consumer Affairs Division

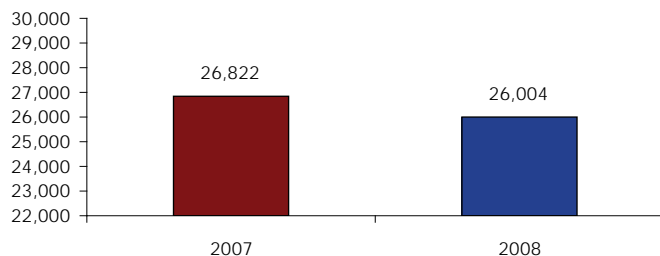
Mary Kempker, Director

- Helps the public resolve complaints, provides information on insurance policies and investigates insurance fraud
- Provides insurance education and outreach activities to Missouri consumers

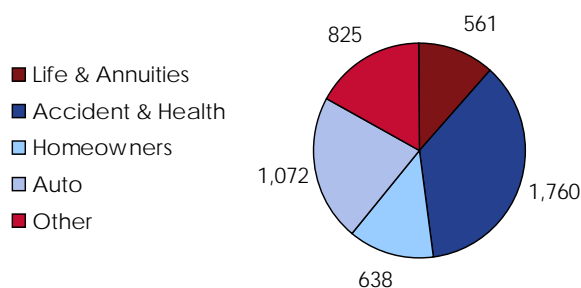
Consumer Services

The Consumer Services Section acts as a liaison for disputes between the consumer and the insurance company. In 2008, consumer services opened 3,812 formal complaints against insurance companies and administrators. The department provides a nationwide toll-free number, 1-800-726-7390, to assist consumers and a TDD line for the hearing impaired, 573-526-4536. The section assisted 26,003 people over the telephone last year.

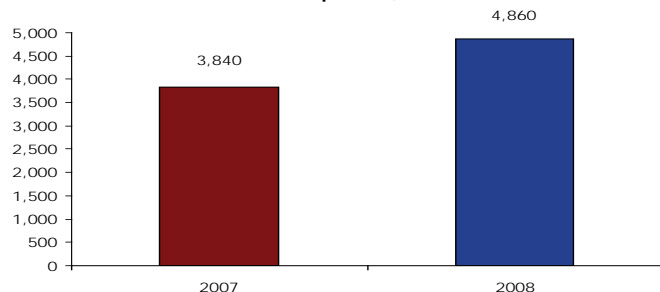
Number of Phone Calls, 2007 - 2008



Complaints by Line of Insurance, 2008



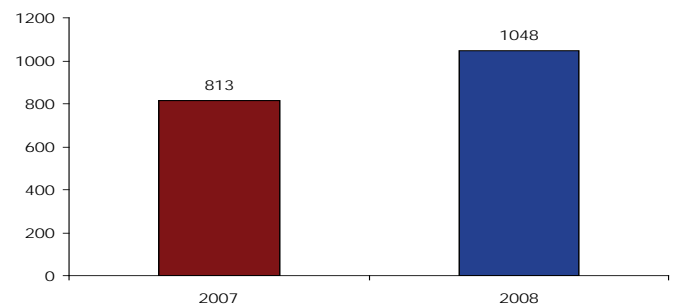
Number of Complaints, 2007 - 2008



Investigations

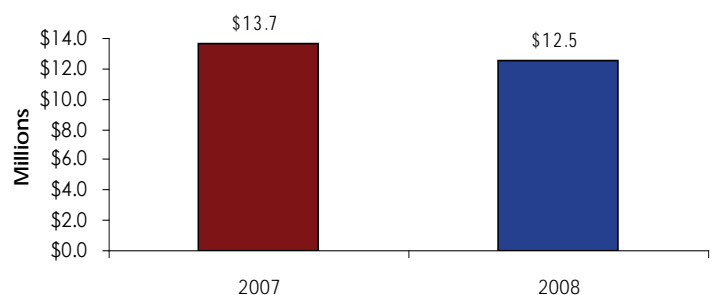
The Investigations Section handles complaints from consumers against insurance producers (agents), bail bond agents and public adjusters. The section also investigates unlicensed activity and reviews license applications referred from the Licensing Section. During 2008, the section conducted 1,048 investigations.

Number of Investigations, 2007 - 2008



The division recovered over \$12.5 million in 2008 for Missourians from insurance companies and insurance producers who failed to meet their legal obligations to consumers.

Consumer Recoveries, 2007 - 2008



In 2008 the DIFP's Legal Section handled 50 enforcement actions referred from the Investigations Section. Those legal actions included eight consent orders, 10 Administrative Hearing Commission complaints, 31 Statement of Charges, and one cease and desist Order.

Insurance Solvency & Company Regulation Division

Frederick G. Heese, Chief Financial Examiner

- Monitors and analyzes the financial condition, accounting practices and legal compliance of insurance companies licensed in the state through financial analysis and examinations
- Certifies and collects premium taxes due to the state

Financial Examination

In 2008, the Financial Examination Section completed 41 financial exams. The section works with financial analysts to determine each company's examination priority. The department examines most of Missouri's 221 domestic insurance companies approximately every three years. Missouri's 95 county and farm mutuals are examined every five years. Fifteen domestic insurance companies remain subject to receivership orders. The proceeding against one company in 2008 was commenced at the request of the company only because there is no other lawful means to dissolve a domestic insurer. A list of active receiverships can be found under the Information about Insurers tab at insurance.mo.gov.

Financial Analysis

The Financial Analysis Section monitors the solvency and legal compliance of all domestic and foreign insurance companies doing business in Missouri. The section also controls joint deposits returned by Missouri law as security for policyholders. The securities are in contracted bank accounts or safety deposit boxes. Security balances are verified through financial examinations. At the end of 2008, the department held \$274.3 million.

Admissions

The Admissions Section licenses insurance companies that conduct business in Missouri. During 2008, the department licensed 1,824 insurance companies. After financial and policy analysts review the company's financial health and proposed forms, the section issues a certificate of authority to the company and tracks the company's history from its licensure to the pres-

ent for Missouri policyholders. Annual statements of any insurance company doing business in the state are available by calling the Admissions Section at 573-526-5001. The name and address of each company licensed to do business in this state is available at insurance.mo.gov.

2008 Company Changes

New admitted companies	42
Re-domestications	26
Mergers	19
Name changes	38
Assumptions of business	9
Amendments to certificate of authority	20
Suspended certificate of authority	10
Revoked certificate of authority	0
Withdrawn certificate of authority	16
Suspended certificate of authority lifted	0
New admitted third party administrators	16

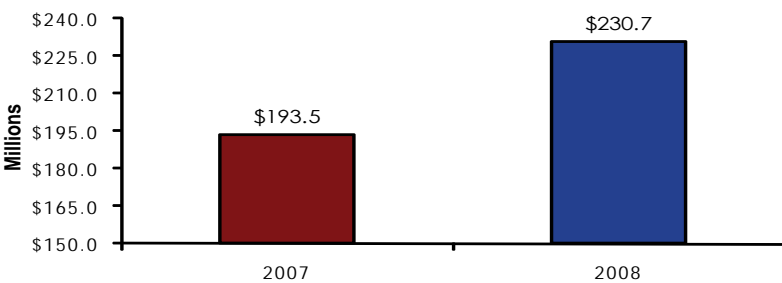
Captive Insurance Program

A captive insurance company allows a company or group to manage some of their own risks as part of an overall risk management strategy. A captive insurance company is an in-house self-insurance mechanism owned by a parent company that underwrites the insurance needs of the parent's subsidiaries. New captive insurance laws in Missouri allow for a variety of flexible options to manage mainstream as well as non-traditional risks where traditional insurance coverage may not be readily available or best suited for particular needs.

Taxation

The Taxation Section performs desk audits and determines premium taxes, which insurance companies pay in lieu of income taxes. Annual tax returns are filed March 1 for the previous year's business. After auditing the returns, the department certifies to the Missouri Department of Revenue the tax due from each company. The Missouri premium tax rate is was two percent.

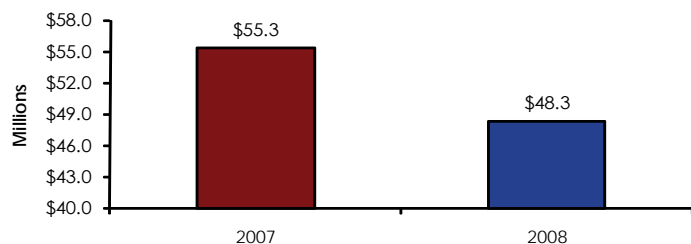
Premium Tax Collections, 2007-2008



Insurers may reduce their taxes, dollar for dollar, by claiming credits for examination fees, income taxes, franchise taxes, health insurance pool assessments, personal property taxes, insurance guaranty association assessments and other spending ranging from historic preservation to low-income housing spending. At the time of this report's publication, \$48.3 million in credits were used in 2008. This number is subject to change as more data is collected.

The section also regulates the placement and collection of premium taxes on business written in the non-admitted market (also known as surplus lines). The non-admitted market consists of unlicensed insurers that are eligible, based on financial criteria, to write coverage not available in the general commercial market.

Tax Credits, 2007 - 2008



Certified Taxes for 2008

Life Insurance Companies

Missouri premium tax	79,292,398
Retaliatory tax	8,071,095
Total	\$87,363,493

Property and Casualty Insurance Companies

Missouri premium tax	116,959,941
Retaliatory tax	8,274,316
Total	\$125,234,257

Missouri Mutual Insurance Companies

Missouri Premium Tax	\$915,804
----------------------	------------------

Risk Retention Group Companies

Missouri premium tax	746,316
Retaliatory tax	19,799
Total	\$766,115

Total premium tax	\$214,279,669
--------------------------	----------------------

Workers Compensation Premium Tax

Insurance companies	8,223,234
Self-Insured	5,164,894
Total	\$13,388,128

Total Premium Tax & Worker's Compensation Tax	\$227,667,797
--	----------------------

Surplus Lines Premium Tax Collection

Tax Year	Fillings	Taxes Paid
2007	68,776	\$18,759,102
2008	67,510	\$17,025,035

Insurance Market Regulation Division

Vacant, Director

- Regulates the performance of insurance companies in the marketplace by reviewing policies, rates, products and marketing strategies
- Performs market conduct examinations to ensure equitable treatment of policyholders, determine legal compliance and monitor the insurance marketplace

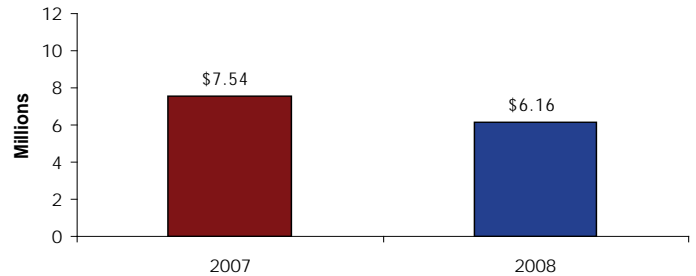
Market Conduct

The Market Conduct Examination Section performs exams of insurance companies operating in the state to ensure equitable treatment of policyholders. The department director can call for a market conduct examination at any time. Market conduct examiners review insurers' operations, including marketing, complaint and claims handling, policies and rates. If violations of the laws are detected, the director may issue an order requiring insurance companies to pay restitution to Missouri citizens, either through re-adjudication of claims or re-evaluation of the premium charged for the policy. Fines and penalties can also be imposed on an insurance company. The fines and penalties received go to the Missouri School Fund.

The Market Conduct Section performs examinations of life, accident and health, property and casualty, title insurance companies, health maintenance organizations, health service corporations, third-party administrators and statistical reporting agencies.

Market conduct examinations also ensure compliance with nationwide settlements, whether through the federal courts, federal agencies, another state's insurance department or mutual agreements.

Market Conduct Consumer Recoveries, 2007-2008

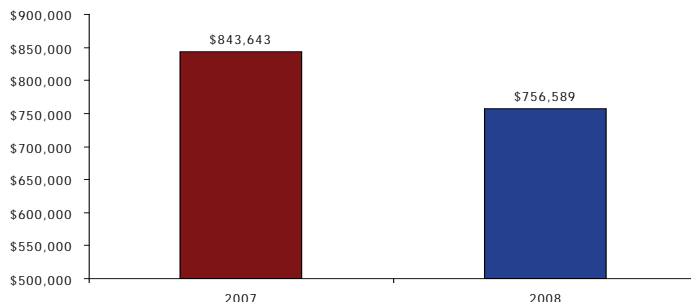


Statistics

The Statistics Section is part of the department's market conduct operations, reflecting the integral role that in-office market analysis plays in targeting market conduct exams. Statisticians assemble and use databases, publish reports on insurance markets in Missouri and monitor the availability and affordability of insurance coverage in Missouri. The following reports are prepared annually:

- Complaint Index Report
- Market Share Report
- Homeowners Insurance Report
- Private Passenger Automobile Report
- Medical Malpractice Report
- Real Estate Malpractice Report
- Legal Malpractice Report
- Product Liability Report
- Life, Accident & Health Supplement Data Report
- Mortgage Guaranty Insurance Report
- Property & Casualty Supplement Report

Market Conduct Consumer Penalties, 2007-2008



Capital stock, resources, insurance in force and the amount and nature of collateral deposited by each insurance company doing business in the state may be obtained by visiting insurance.mo.gov.

Managed Care

The Managed Care Section oversees and analyzes the activities and trends of Missouri HMOs. Missouri had 21 licensed HMOs at the end of 2008. Of the 115 Missouri counties, 110 are part of a service area that allows an HMO to sell coverage. The exceptions are Bollinger, Cape Girardeau, Mississippi, Scott and Stoddard counties. In 2008, HMOs continued a process of adding counties to their service area, but only for purposes of Medicaid expansion. This process is expected to continue in 2009.

The section publishes the HMO Annual Report which tracks activities such as pharmaceutical costs, enrollment demographics, utilization of basic services, per-member-per-month costs and managed care penetration in Missouri.

All HMOs must file annual network plans to ensure enrollees have timely access and reasonable traveling distance to the health care providers they must use. In 2008, the section reviewed 26 networks. Comprehensive information on Missouri HMOs is available under the reports tab at insurance.mo.gov.

The section approves registration applications of utilization review agents. These agents, on behalf of managed health care insurers, evaluate the appropriateness and necessity of medical services. The section also processes renewal applications for the 110 active utilization review agents in Missouri.

Life & Health

The Life & Health Section pre-approves all life and health policy forms that insurers use in the state. This prior-approval requirement extends to all group or individual insurance policies and annuity contracts issued by an insurer, health service corporation, fraternal benefit society, prepaid dental plan or HMO.

Missouri does not require filing or prior approval of life and health insurance rates, but long-term care and Medicare Supplement rates must be filed with the department. The section reviews long-term care insurance policies to verify that rates are established in accordance with actuarially sound principles and that rates are determined in accordance with long-term care regulations.

Medicare Supplement rates are approved by the section. Federal and state laws require Medicare Supplement policies to return benefits equal to at least 65 percent of the premium collected during the lifetime of the policy.

Credit insurance rates are reviewed only if an insurer's proposed rates exceed those in law or use rating methods different from the legal standards. The section monitors these deviations to maintain compliance with legal loss standards. Credit insurance covers debt and other credit obligations if an uninsured is unable to pay for various reasons, including accident, illness or loss of job.

The section also assures that insurers offering health insurance coverage to Missouri's small businesses comply with the Small Employer Health Insurance Availability Act and the federal Health Insurance Portability and Accountability Act (HIPAA). Missourians benefit from whichever provisions of state or federal laws are more favorable.

**Number of Licensed Life & Health Insurers
by Type, 2008**

Fraternal Benefit	33
Health Service Corporations	1
Life & Health	515
Prepaid Dental Plan	12

Property & Casualty

The Property & Casualty Section reviews forms, endorsements, rules and premium rates for auto, homeowners, workers' compensation, medical malpractice, other personal property lines and commercial property and liability coverage.

With few exceptions, Missouri has a use-and-file rate and form regulatory system. For most lines, companies are required to file the rates they are using within 10 days after their use. Workers' compensation insurers must file rates within at least 30 days.

With its use-and-file rate regulation, the department

monitors rates by reviewing premium volume, market share, loss and experience, investment income, profitability, inflation trends, historical data and other criteria. Property & casualty insurers are required to file their underwriting guidelines, which gives the department an opportunity to monitor how an insurer treats the insurance-buying public.

**Number of Licensed Property & Casualty
Insurers by Type, 2008**

Foreign Fire	2
Malpractice (383 RSMo)	6
Farm Mutual	7
Missouri Mutual	88
Mutual Casualty	52
Mutual Fire	25
Reciprocal Inter-Insurance Exchange	15
Stock Casualty	728
Stock Fire	83
Title	25

The Property & Casualty section also has oversight of rating and statistical organizations and joint underwriting associations, such as state pools established to provide coverage for those who cannot obtain insurance in the voluntary market. The pools include: automobile insurance through the Missouri Auto Insurance Plan, dwelling insurance through the Missouri Property Insurance Placement Facility (FAIR Plan), the Workers Compensation Assigned Risk Pool and Medical Malpractice Joint Underwriting Association.

Workers' Compensation

The regulatory environment for most workers' compensation insurance rates in Missouri changed on January 1, 1994, when the state made a transition from an administered rate system (under which the department set the rates charged by insurance companies) to a competitive rating system (under which the insurance companies within the voluntary market set their own final premium rates).

Under this competitive rating system, both the department and the National Council on Compensation Insurance, Inc. (NCCI) annually develop loss costs for insurance companies to use in establishing final workers' compensation premium rates.

Division of Finance

Rich Weaver, Commissioner

- Executes laws relating to banks, trust companies, savings and loans, consumer credit companies, credit services organizations and money order companies in Missouri
- Ensures the safety and soundness of financial institutions for Missouri consumers through financial examinations.
- Responds to consumer complaints about licensees.

Bank & Trust

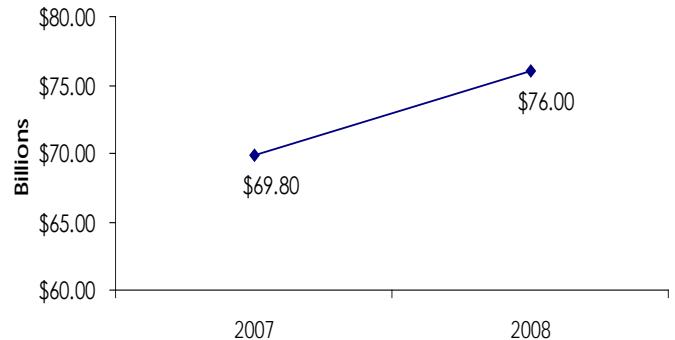
The Bank and Trust Examination Section regulates state-chartered banks and trust companies. Missouri ranks fifth in the nation in the number of state-chartered commercial banks (284). Approximately 90 percent of banks in Missouri are state-chartered. Customer deposits are insured by the Federal Deposit Insurance Corporation (FDIC).

Federally chartered banks are regulated by the Office of the Comptroller of the Currency (OCC) and are identified by “national,” “N.A.,” or “national association” appearing in their titles.

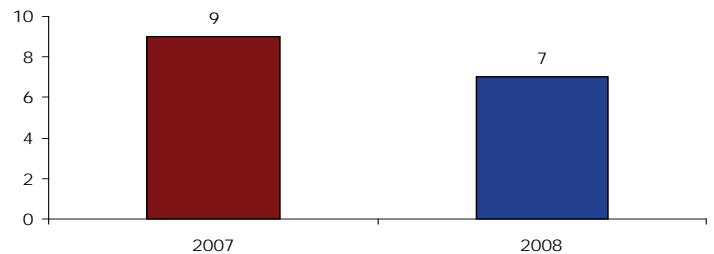
The section is required to perform examinations of all state-chartered institutions at least once every 18 months for institutions rated satisfactory. Institutions rated less than satisfactory are examined at least once every six months.

On-site examinations are conducted on commercial bank activities, trust operations and computer systems to evaluate the institution’s risk profile and management practices. In addition, the section regularly conducts off-site statistical and financial reviews of each institution in order to identify emerging signs of elevated risk. Where abnormal risk concerns are noted, examiners visit the bank to develop proactive resolutions of developing problems. Banks and trust companies with significant weaknesses receive close regulatory attention including the possibility of enforcement actions designed to address and correct problem areas. The section may also take action to merge, close or otherwise address institutions with severe financial difficulties.

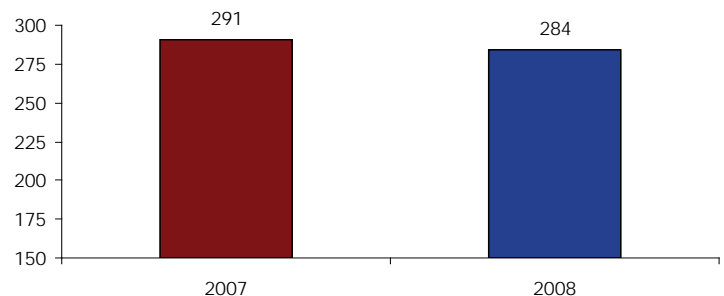
Total Assets of State-Chartered Banks, 2007 - 2008



Number of Trust Companies, 2007 - 2008



Number of State-Chartered Banks, 2007 - 2008

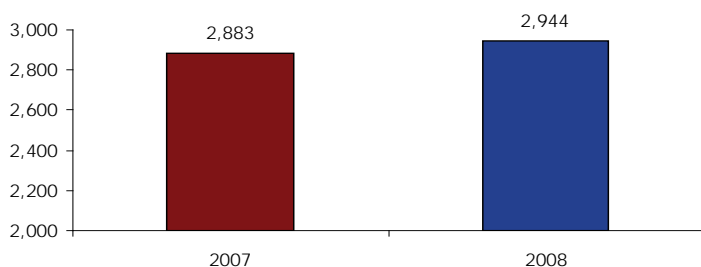


Consumer Credit

The Consumer Credit Section is responsible for executing laws related to consumer transactions under several state and federal statutes. The section also handles consumer complaints and inquiries.

The companies licensed and examined by this section include retail credit institutions, motor vehicle time sales creditors, consumer credit lenders, consumer installment lenders, payday lenders, title loan lenders, premium finance companies, credit repair companies and companies that issue money orders, traveler's checks or transmit funds electronically. The section enforces the anti-redlining laws relative to all state-chartered banks, savings and loan associations, licensed financial institutions and mortgage brokers. These laws prohibit discrimination in making loans secured by residential real estate because of location of the property or race, age, sex, marital status, religion or national origin of the borrower.

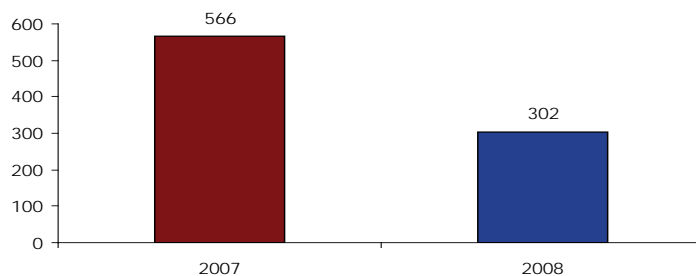
Number of Consumer Credit Companies, 2007-2008



Mortgage Brokers & Savings & Loan Associations

The Mortgage Broker & Savings & Loan Association Section is responsible for enforcing the laws that regulate residential mortgage brokers. Supervision includes licensing and investigative powers. A license is required to broker residential real estate mortgages unless the individual or company qualifies for an exemption. Before issuing a license, the division is required to investigate each applicant for character, general fitness, experience and financial responsibility.

Licensed Mortgage Brokers, 2007 - 2008



This section also supervises six state-chartered savings and loan associations. Supervision includes periodic examinations to determine safety of operations and compliance with applicable laws. Federally chartered savings institutions are regulated by the Office of Thrift Supervision, and can be identified by “federal”, “F.S.B.”, or “federal savings bank” appearing in their titles.

Division of Credit Unions

Sandy Branson, Director

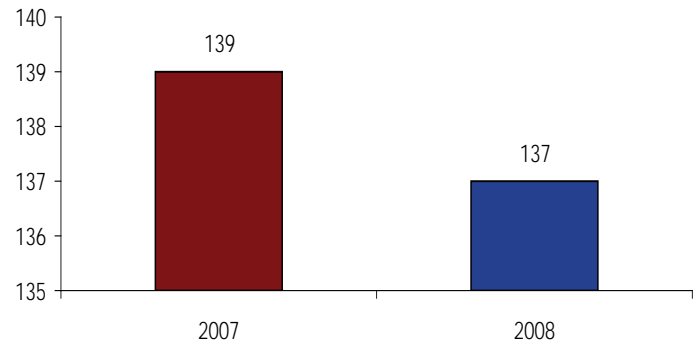
- Oversees the examination, supervision, chartering, merger and liquidation of credit unions
- Responds to consumer complaints about credit union services and operations

The Division of Credit Unions is the regulatory agency responsible for the examination, supervision, chartering, merger and liquidation of all state-chartered credit unions. The division also responds to consumer requests or complaints in regard to credit union services or operations. The division is an accredited agency through the National Association of State Credit Union Supervisors, and all member deposits are insured by the National Credit Union Administration, an agency of the federal government.

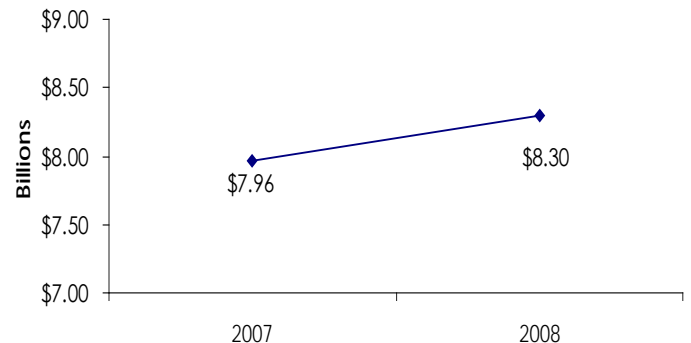
This division is statutorily required to conduct examinations of state-chartered credit unions at least once every 18 months for qualifying credit unions. Examinations are conducted to ensure the safety and soundness of credit unions and to ensure they are complying with applicable rules, regulations and statutes. The division proactively performs off-site monitoring on an ongoing basis to assist in identifying increasing risk. Credit unions incurring problems, whether financial, operational or in compliance areas, receive increased attention which may come in the form of enforcement actions.

As of September 30, 2008, Missouri ranked eighth in the nation in the number of state-chartered credit unions. Approximately 1.2 million people are members of Missouri credit unions.

Number of Credit Unions, 2007-2008



Credit Union Assets, 2007 - 2008



Division of Professional Registration

Jane Rackers, Director

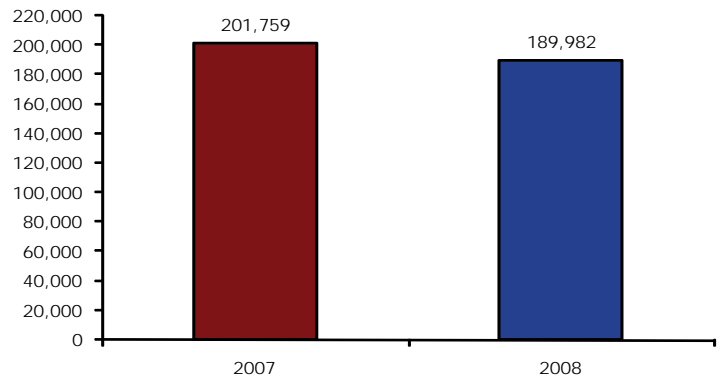
- Licenses qualified professionals, and enforces standards for over 400,000 licensed professionals in Missouri
- Supports 39 professional licensing boards that process applications, administer examinations and conduct investigations into possible professional misconduct

The division exists to serve and protect the public by providing an accessible, responsible and accountable system for occupations and professions it regulates.

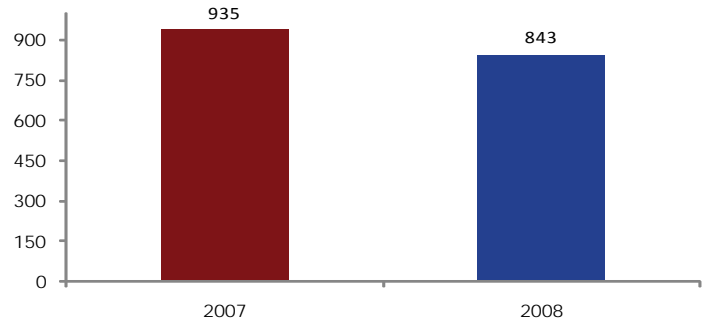
The boards emphasize the importance of education in licensure requirements and continuing education. As a result, licensees have a better understanding of the regulations governing their profession. The emphasis on licensure requirements and continuing education means the public is receiving a higher level of competent service, therefore reducing the number of complaints the boards receive.

Over the past few years, the division has combined and shared several staff positions and resources allowing several boards to reduce licensing fees. The division benefits from several other cost-savings measures including the negotiation of contracts for lodging costs for out-of-town board meetings, legal and investigation services, drug testing and examination services. Other cost-savings come from the use of various electronic systems. Electronic communication with board members saves printing, copying and postage costs and on-line licensing renewal systems provide better customer service and reduce staff time spent on this process.

Number of License Renewals Processed, 2007-2008

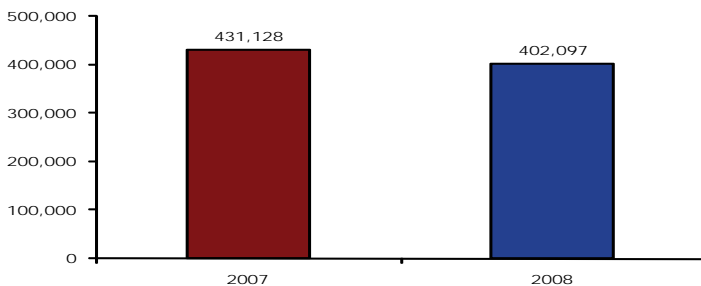


**Number of Disciplinary Actions, FY07 - FY08



**The number of Disciplinary Actions consists of revocation, suspension, probation, and other. These numbers reflect the number of licenses disciplined, not the number of persons who had licenses disciplined.

Number of Licensed Professionals, 2007-2008



Most of the 226 board members are nominated by the director of the Division of Professional Registration and appointed by the governor with the consent of the senate for terms established by statutes governing each board.

Boards & Commissions

Board of Accountancy

Acupuncturist Advisory Committee

Board for Architects, Professional Engineers,
Professional Land Surveyors &
Landscape Architects

Office of Athletics

Office of Athlete Agents

Board of Cosmetology & Barber Examiners

Board of Chiropractic Examiners

Committee for Professional Counselors

Dental Board

Advisory Commission for Dental Hygienists

Committee for Dieticians

Board of Embalmers and Funeral Directors

Endowed Care Cemetery Advisory Committee

Board of Geologist Registration

Board of Registration for the Healing Arts

Advisory Committee for Professional

Physical Therapists

Advisory Commission for Speech Language

Pathologists & Clinical Audiologists

Advisory Commission for Physician Assistants

Advisory Commission for Clinical Perfusionists

Advisory Commission for Anesthesiologist Assistants

Athletic Trainers Advisory Committee

Board of Examiners for Hearing Instrument

Specialists

Interior Design Council

Committee of Interpreters

Committee of Marital & Family Therapists

Board of Therapeutic Massage

Board of Nursing

Board of Occupational Therapy

Board of Optometry

Board of Pharmacy

Board of Podiatric Medicine

Board of Private Investigator Examiners

Committee of Psychologists

Real Estate Commission

Real Estate Appraisers Commission

Board for Respiratory Care

Committee for Social Workers

Office of Tattooing, Body Piercing & Branding

Veterinary Medical Board

Resource Administration Division

Rochelle Hendrickson, Director

- Licenses insurance producers, public adjusters, bail bond agents and surplus lines brokers
- Conducts department-wide administrative support functions including accounting, human resources, budget and information systems coordination

Producer Licensing

The Producer Licensing Section reviews and processes applications from individuals and agencies seeking licensure to conduct insurance and bail bond business in Missouri.

With the implementation of electronic producer application and renewal through the National Insurance Producer Registry (NIPR), insurance producers now have the option to apply and renew online, rather than using paper applications. Currently, Missouri is one of only a handful of states nationwide to accept electronic applications and renewals for both resident and nonresident licenses. The department is hopeful that all licenses and renewals will be filed electronically in the near future. Insurance licenses are issued on a biennial basis with approximately half renewing in any given year.

Missouri's use of the NAIC State Producer Licensing Database (SPLD) allows the department to grant licensure to insurance producers based upon their licensure in their home state. This reciprocal process makes the licensing process in this state quicker and more economical for insurance producers and companies.

Total Number of Licenses, 2008

Producers	118,057
Business entity producers	12,887
Surplus lines producers	1,148
Public adjusters	55
General bail bond agents	143
Bail bond agents	920
Surety recovery agents	30
Public adjuster solicitors	6

Human Resources

The Human Resources Section administers employee pay and benefits, develops and implements employee policies and procedures, recruits applicants and trains employees.

Although the department is not a state merit system agency, department employees have titles and salaries based on a statewide classification and pay system under which job classifications are assigned to pay grids.

Budget

The fiscal year 2009 operating budget (excluding transfers) of the department is \$36.9 million with 534 employees. The department receives no general revenue support and is funded through fees and assessments to industries the department regulates.

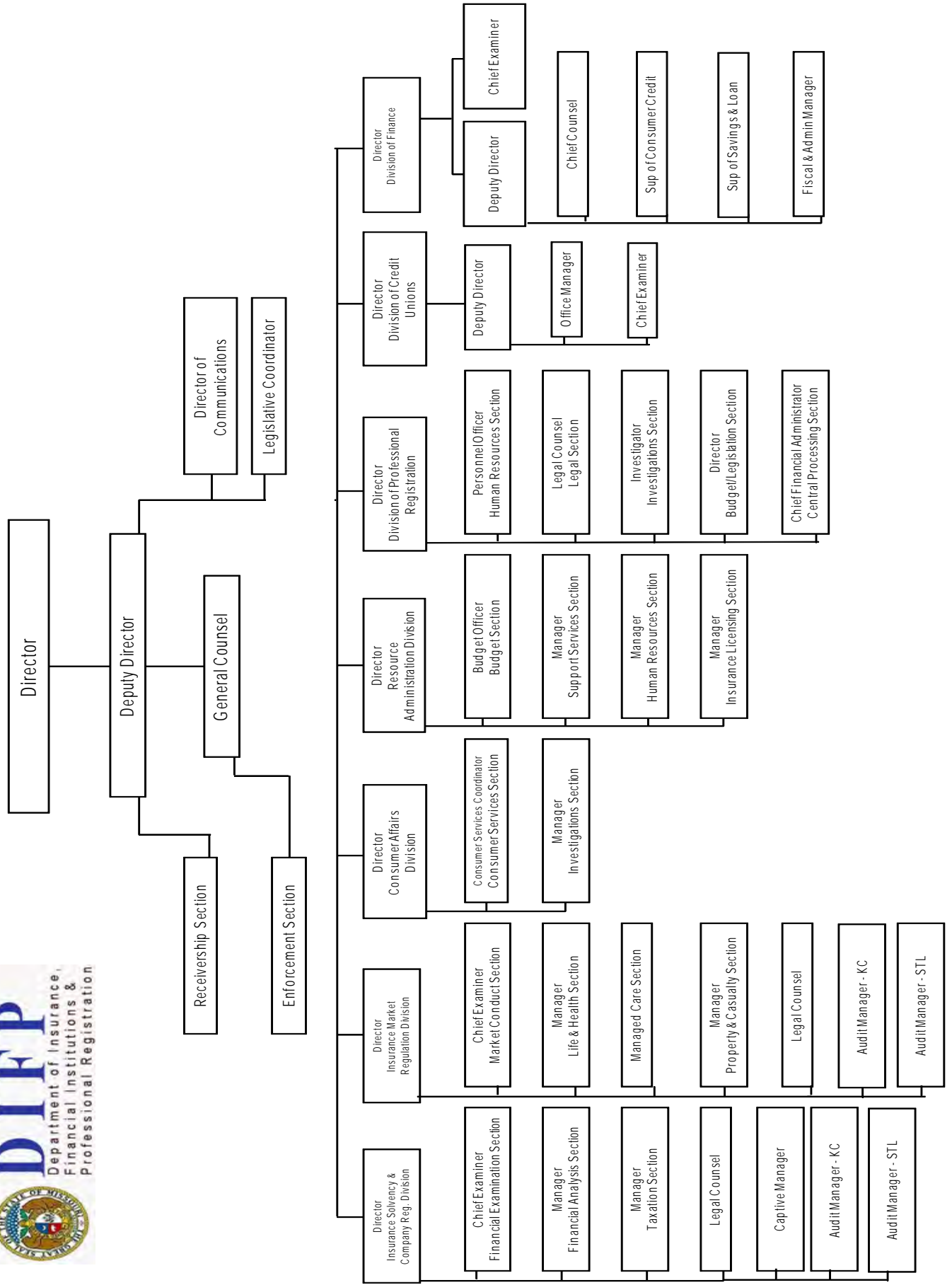
FY 2009 Total Appropriation (Millions)

Insurance Divisions	\$14.6
Division of Finance	\$6.6
Division of Credit Unions	\$1.3
Division of Professional Registration	\$14.4
Total Appropriation	\$36.9

Support Services

The Support Services Section administers the receipt and expenditures of state insurance funds along with support functions, including accounts payable, accounts receivable, procurement, mailroom and storeroom, inventory and the department's fleet.

Department Organizational Structure



Department Contact Information

Department of Insurance, Financial Institutions and Professional Registration

301 West High St.
Truman State Office Building, Room 530
P.O. Box 690
Jefferson City, MO 65102-0690
573-751-4126
difp.mo.gov

Consumer Affairs Division, Insurance Solvency & Company Regulation Division, Insurance Market Regulation Division or Resource Administration Division

301 West High St.
Truman State Office Building, Room 530
P.O. Box 690
Jefferson City, MO 65102-0690
573-751-4126
insurance.mo.gov

Consumer Insurance Hotline

1-800-726-7390
573-751-2460 (local)
573-526-4536 (TDD)

Division of Credit Unions

301 West High St.
Truman State Office Building, Room 720
P.O. Box 1607
Jefferson City, MO 65102
573-751-3419
cu.mo.gov

Division of Finance

301 West High St.
Truman State Office Building, Room 630
P.O. Box 716
Jefferson City, MO 65102
573-751-3242
missouri-finance.org

Missouri Homeowner Hotline

1-888-246-7225

Division of Professional Registration

3605 Missouri Blvd.
P.O. Box 1335
Jefferson City, Missouri 65102
573-751-0293
pr.mo.gov